



Waqas Ahmed

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DOB: 18.02.1989, Nationality: Pakistani, Marital Status: Single.

Personal Profile

As a highly motivated and organized individual with strong numerical skills and a background in a Finance Sector, I am seeking a busy and varied role in an office environment. I am a flexible international team player who thrives under pressure, though I am equally adept at working upon my own initiative. With excellent time management, I am fully capable of prioritizing a demanding workload to meet deadlines. I possess exceptional communication skills and the ability to build rapport with people at all levels. I am able to offer an employer a loyal and flexible approach.

Employment History (Experience)

Asset Quality Specialist.

Jan 2019 Continue

Pre disbursement & client quality verification.

- 1.Scrutinize and verify information;Documents;Collateral and other detail regarding applicants as narrated in the loan aggrement.
- 2.Ensure genuineness of loan requirement;Business;applicant;gurantor and collateral to ensure that loan will not be hijacked or misused.
- 3.Guide and support branch team members in execution of day to day credit ;recovery and default management procedures / practices.
- 4.Regularly assess clients repayment capacity (whether performing;non or written off loans) through re-analysis of loans status of current business:assets;collateral and activities of gurantors (replacement of gurantors) including social behavior.
- 5.Visit vendors/ collateral evaluators to check their credibility and worthiness.

Portfolio Analysis and default management.

- 1.conduct portfolio quality level negotiations at branches ;analyze past performance in terms of target achievements and loan losses ; and propose workable proposals/solutions for adoption.
- 2.Follow up on delinquent portfolio and ensure recovery bench marks are achieved.

3. Coordinate with branch sales team to ensure that product wise default ceilings and recovery efficiencies are maintained as per annual bank strtegies / benchmarks .
4. Review and provide feedback to area coordinators on portfolio quality performance of respective branch.
5. Implementation of recovery & default management strategies and action developed by portfolio quality team within respective branches.
6. Create and share recovery & develop reports with area coordinators.

Compliance and reporting

1. Ensure credit policies and guidelines are being adhere to at the respective branch.
2. Provide a monthly report to area coordinator regarding branch performance and policy adherence /implementation.
3. Ensure prompt actions on all branch portfolio (credit) related audit and compliance reports based on feedback from area coordinators management.

Credit Officer MSme

June 2017 To Dec 2018.

Khushhali Micro Finance Bank Limited.

Ghotki;Sindh Pakistan.

1. Business Growth.

Implement approved sales/service plans to achieve growth objectives by agreeing micro level sales/service delivery plans with RM and ensuring on track performance.

2. Portfolio Management :

Proactive collection perusal ;ensuring timely
Repayment of individual loans and negotiation directly or through elements included KMBL's distribution channel.

3. Compliance:

Conduct individual loan booking instrict complince with KMBL'S policies;procedures and ethics ;facilitate in implementing internal control standards in letter and spirits.

4. Service & Quality:

Meet internal service standards and ensure no service complaints are received from customers.

2.Credit Officer (General Loan Officer)

May 2016 To May 2017

Khushhali Micro Finance Bank Limited.

Ghotki;Sindh Pakistan.

Job description : Same As Msme Loan Officer.

3.Credit Officer (Individual Loan Officet)

March2015 To May2016

Khushhali Micro Finance Bank Limited.

Ghotki;Sindh Pakistan.

Job description : Same As Msme Loan Officer.

4.Internship

Jan 2015 To March 2015.

Khushhali Micro Finance Bank Limited.

Ghotki;Sindh Pakistan.

- 1.Branch operations including cash handling ;client servicing ;accounting and credit operation.
- 2.Introducing and selling products and services to walk -in clients;clients verification ;opening client accounts and related documentation;preparing and process cash receipts and withdrawal slips ;record keeping of all transactions;identifying accruals/payments and preparing related accounting documents .

Education and Qualifications:

Master of Business Administration November 2013

Federal Urdu University Of Arts;Science & Technology Karachi.

Degree with a major in Finance.,

Master date: November 2013;CGPA:3.58(4)

Federal Urdu University Of Arts;Science & Technology Karachi.

Bachelor of Engineering ;(B.sc) November 2009.

Shah Abdul Latif University Khairpur Sindh.

Degree with a major in Engineering,

Bachelor date: November 2009;Division:lst

Shah Abdul Latif University Khairpur Sindh.

Key Skills / Attributes/Additional Job Description.....

Back up of Branch Manager when he was not available / on leave.

Back up of Relationship Manager When he was not available / on leave.

Communication Skills

- Experience of negotiating and liaising in a professional manner.
- Ability to establish a rapport with people from a diverse range of backgrounds.
- Confident email and telephone manner.

Planning and organizing

- Team player, capable of encouraging cohesiveness and generating ideas
- Cope well under pressure and possess excellent time management
- Willing to learn and take challenges.
- Reliable and punctual with the ability to juggle commitments
- A good observer to deal with groups and motivate them.
- Able to work independently and within a multi-cultural team

IT Skills

- Proficient in the use of Banking software especially B.E; T-24; ORP And Microsoft Office (Word, Access, Excel, PowerPoint, Outlook)
- Fully versed in use of accounts software.
- Regular use of Internet and Email.

References Available Upon Request